

Information to identify the case:					
Debtor 1	<u>Patrick E. Teats Sr.</u>			Social Security number or ITIN	xxx-xx-0088
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 18-70419-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick E. Teats Sr.

11/30/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patrick E. Teats, Sr.
Debtor

Case No. 18-70419-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Nov 30, 2021

User: bsil
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2021:

Recip ID	Recipient Name and Address
db	+ Patrick E. Teats, Sr., 31 Water Street, P.O. Box 49, Karthaus, PA 16845-0049
14860387	+ Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
14860386	+ Covington, Karthaus, Girard Area Authority, PO Box 104, 777 Frenchville Road, Frenchville, PA 16836-8852
14860390	+ Holiday Financial Services, Clearfield Mall Unit 350, 1800 Daisy Street, Clearfield, PA 16830-3265
14860391	+ Karthaus-Burnside Joint Sewer Authority, c/o David S. Gaines Jr. Esq, 720 South Atherton Street, Suite 201, State College, PA 16801-4669
14860392	+ Karthaus-Burnside Joint Sewer Authority, 89 Tippie Road, P.O. Box 97, Karthaus, PA 16845-0097
14860393	+ Kevin G. McDonald, Esquire, KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1541

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2021 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2021 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14860388	+ Email/Text: BANKRUPTCY@BANKCNB.COM	Nov 30 2021 23:38:00	CNB Bank, P.O. Box 42, Clearfield, PA 16830-0042
14860389	+ Email/Text: bankruptcy@affglo.com	Nov 30 2021 23:38:00	Global Credit & Collection Corp., 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
14861060	+ EDI: RECOVERYCORP.COM	Dec 01 2021 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14860395	+ Email/Text: bankruptcyntices@psecu.com	Nov 30 2021 23:38:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14860394	+ Email/Text: paparalegals@pandf.us	Nov 30 2021 23:38:00	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14897149	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 30 2021 23:38:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14860396	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 30 2021 23:38:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573

District/off: 0315-7

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Date Rcvd: Nov 30, 2021

Form ID: 3180W

Total Noticed: 20

14860397	+ EDI: RMSC.COM	Dec 01 2021 04:38:00	Synchrony Bank/JC Penny, P.O. Box 960090, Orlando, FL 32896-0090
14860398	+ EDI: RMSC.COM	Dec 01 2021 04:38:00	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14893137	EDI: AIS.COM	Dec 01 2021 04:38:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14897136	EDI: ECAST.COM	Dec 01 2021 04:38:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Patrick E. Teats Sr. thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4